

IN THE CLAIMS

1. (currently amended) A system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said system comprising:

a first database for storing data ~~for an appraisal application~~ including a plurality of appraisals submitted by a plurality of appraisers, wherein each appraisal describes and values a different asset used for securing a financing, wherein access to said first database is restricted to users associated with the business;

a second database for storing appraisal bid request data including information describing at least one asset to be appraised, wherein access to said second database is restricted to ~~for~~ registered users;

a client system associated with the appraiser;

a business ~~service~~ server coupled to said first and second databases and said client system, said server programmed to:

~~retrieve and update data in said appraisal application database, and~~

~~retrieve and update data in said registered user database, and~~

retrieve data from said second database and display on the client system an appraisal bid request including information describing a specific asset to be used for securing a financing;

receive a response from the appraiser to the appraisal bid request displayed on the client system;

prompt the appraiser by displaying a template on the client system to input an appraisal including a type and a value of the asset being appraised;

store the inputted appraisal within said first database based on the type of asset being appraised and the appraiser submitting the appraisal; and

process the plurality of appraisals stored within said first database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database.

~~a web server coupled to said business service server for causing web pages for appraisals to be displayed to an appraiser, at least some of said pages comprising an appraisal application;~~

2. (currently amended) A system according to Claim 1 wherein said business server comprises an appraisal server, an appraiser registration server, and a directory server, and wherein said appraisal server retrieves and updates data in said first database, said directory server retrieves and updates data in said registered user database, and said appraiser registration server updates data in said registered user database. is further configured to:

receive a sold amount for each asset stored within said first database after the asset is sold;

store each sold amount for each asset sold within said first database;

compare the sold amount for each asset sold to the value of the asset included within the appraisal stored within said first database; and

determine an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.

3. (original) A system according to Claim 1 wherein said pages comprise ASP pages and HTML pages, and wherein XSL files are stored in said web server.

4. (currently amended) A system according to Claim 1 further comprising a user terminal at least one client system comprising a browser, said browser configured to communicate with said web business server.

5. (cancelled)

6. (cancelled)

7. (currently amended) A system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said system comprising:

a database comprising data corresponding to ~~completed appraisals~~ a plurality of appraisals submitted by a plurality of appraisers wherein each appraisal describes and values a different asset used for securing a financing, and appraisal bid request data including information describing at least one asset to be appraised; and

~~a processor coupled to said database and configured execute a search to identify appraisals stored in said database that meet pre-defined criteria;~~

a client system associated with the appraiser; and

a business server coupled to said database and said client system, said server programmed to:

retrieve data from said database and display on the client system an appraisal bid request including information describing a specific asset to be used for securing a financing;

receive a response from the appraiser to the appraisal bid request displayed on the client system;

prompt the appraiser by displaying a template on the client system to input an appraisal including a type and a value of the asset being appraised;

store the inputted appraisal within said database based on the type of asset being appraised and the appraiser submitting the appraisal;

receive a sold amount for each asset stored within said database after the asset is sold;

compare the sold amount for each asset sold to the value of the asset included within the appraisal stored within said database; and

determine an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.

8. (currently amended) A system according to Claim 7 wherein said ~~processor~~ business server is further ~~configured~~ programmed to receive data corresponding to prospective users and provide the prospective user data to the database.

9. (currently amended) A system according to Claim 7 further comprising a web server coupled to said ~~processor~~ business server, said web server comprising a memory having a plurality of HTML pages stored therein.

10. (original) A system according to Claim 7 further comprising a user terminal comprising a browser, said browser configured to communicate with said web server.

11. (currently amended) A method for obtaining an appraisal for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said method comprising the steps of:

~~notifying at least one appraiser of an appraisal request;~~

~~receiving, in electronic form, an appraisal from the appraiser; and~~

~~storing the received appraisal, in electronic form, in a memory.~~

displaying on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing;

receiving a response from the appraiser to the appraisal bid request displayed on the client system;

prompting the appraiser by displaying a template on the client system to input an appraisal including a type and a value of the asset being appraised;

storing the inputted appraisal within a database based on the type of asset being appraised and the appraiser submitting the appraisal, wherein the database stores data including a plurality of appraisals submitted by a plurality of appraisers, wherein each appraisal describes and values a different asset used for securing a financing; and

processing the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database.

12. (currently amended) A method according to Claim 11 wherein ~~notifying at least one appraiser of an appraisal request~~ displaying on a client system an appraisal bid request comprises the steps of contacting a plurality of appraisers and requesting each appraiser to submit a bid to perform an appraisal.

13. (original) A method according to Claim 12 further comprising the step of receiving a plurality of bids and selecting an appraiser based at least in part on the bid submitted by that appraiser.

14. (original) A method according to Claim 13 further comprising the step of notifying the selected appraiser that the bid has been accepted and that the appraiser is to perform the appraisal.

15. (currently amended) A method according to Claim 11 wherein ~~the appraisal is received from a wireless device~~ processing the plurality of appraisals further comprises:

receiving a sold amount for each asset stored within the database after the asset is sold;

storing each sold amount for each asset sold within the database;

comparing the sold amount for each asset sold to the value of the asset included within the appraisal stored within the database; and

determining an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.

16. (currently amended) A method for operating a computer [[to]] for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said method comprising:

display an appraisal template including a plurality of fields to be populated by an appraiser;

receive data input by the appraiser in the template fields; and

store the received data in a database.

displaying on the computer an appraisal bid request including information describing a specific asset to be used for securing a financing;

receiving a response from the appraiser to the appraisal bid request displayed on the computer;

prompting the appraiser by displaying a template on the computer to input an appraisal including a type and a value of the asset being appraised;

storing the inputted appraisal within a database based on the type of asset being appraised and the appraiser submitting the appraisal, wherein the database stores data including a plurality of appraisals submitted by a plurality of appraisers, wherein each appraisal describes and values a different asset used for securing a financing;

receiving a sold amount for each asset stored within the database after the asset is sold;

comparing the sold amount for each asset sold to the value of the asset included within the appraisal stored within the database; and

determining an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.

17. (original) A method according to Claim 16 wherein to display an appraisal template, the computer causes a web page to be displayed at an appraiser device, the web page comprising a plurality of fields to be populated by the appraiser in order to complete the appraisal.

18. (original) A method according to Claim 17 wherein the user device comprises a wireless device.

19. (original) A method according to Claim 16 further comprising operating the computer to search the database to retrieve a stored appraisal.

20. (original) A method according to Claim 16 further comprising operating the computer to search the database to retrieve data corresponding to a requested report.

21. (original) A method according to Claim 16 wherein the received data comprises an image of the appraised asset.

22.-25. (cancelled)

26. (currently amended) Apparatus for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said apparatus comprising:

~~means for displaying an appraisal template to an appraiser;~~

~~means for receiving said appraisal in electronic form; and~~

~~means for storing said received appraisal.~~

means for storing data within a database including a plurality of appraisals submitted by a plurality of appraisers, wherein each appraisal describes and values a different asset used for

securing a financing, wherein access to said first database is restricted to users associated with the business;

means for retrieving data from the database and displaying on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing;

means for receiving a response from the appraiser to the appraisal bid request displayed on the client system;

means for prompting the appraiser by displaying a template on the client system to input an appraisal including a type and a value of the asset being appraised;

means for storing the inputted appraisal within the database based on the type of asset being appraised and the appraiser submitting the appraisal; and

means for processing the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database.

27. (currently amended) Apparatus according to Claim 26 wherein said ~~displaying~~ means means for retrieving data comprises a web server coupled to a user terminal comprising a browser.

28. (currently amended) Apparatus according to Claim 26 wherein said ~~receiving~~ means means for prompting the appraiser comprises a web server coupled to a system server.

29. (currently amended) Apparatus according to Claim 26 wherein said ~~storing~~ means comprises a database server comprising a database apparatus further comprises:

means for receiving a sold amount for each asset stored within the database after the asset is sold;

means for storing each sold amount for each asset sold within the database;



means for comparing the sold amount for each asset sold to the value of the asset included within the appraisal stored within the database; and

means for determining an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.

30. (currently amended) A computer-readable medium for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by an appraiser and values the asset securing the loan, said computer-readable medium executable by a computer for controlling the computer to:

cause to be displayed, to a user, web pages comprising an appraisal template; and

process data entered into the template and received from the user, said processing comprising the step of storing said appraisal in a database.

store data within a database including a plurality of appraisals submitted by a plurality of appraisers, wherein each appraisal describes and values a different asset used for securing a financing, wherein access to said first database is restricted to users associated with the business;

retrieve data from the database and display on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing;

receive a response from the appraiser to the appraisal bid request displayed on the client system;

prompt the appraiser by displaying a template on the client system to input an appraisal including a type and a value of the asset being appraised;

store the inputted appraisal within the database based on the type of asset being appraised and the appraiser submitting the appraisal; and

process the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database.

31. (original) A computer readable medium according to Claim 30 wherein said processing further comprises the steps of retrieve and update data in an appraisal application database, and retrieve and update data in a registered user database.

32. (currently amended) A computer readable medium according to Claim 30 wherein said pages displayed on the client system comprise ASP pages and HTML pages.

33.-48. (cancelled)